

### **ABSTRACT OF THE DISCLOSURE**

A heat exchanger having fins disposed adjacent to each other with tubes passing through the fins to interconnect the fins. Louvers are formed in each of the fins with  
5 each louver extending at an angle with respect to the fins. An upstream portion of the interconnected fins define an incoming airflow side of the heat exchanger and a downstream portion of the interconnected fins define an outgoing airflow side of the heat exchanger. The louvers define a first bank of louvers formed in each of the upstream portions of the fins facing the incoming airflow side of the heat exchanger. The louvers  
10 also define a second bank of louvers formed in each of the downstream portions of the fins facing the incoming airflow side of the heat exchanger. Hence, all of the louvers on the fins are facing the same direction for minimizing the air pressure drop, while increasing a heat transfer between the fins, tubes, and the air flow.